Fill in this infon	mation to identify the case.	1/09/17 08:52:54 Des	c Main
Debtor 1	Document i Jennifer J Pearson-Mills	Page 1 01 9	
Debtor 2	ochimici o i carson mins		
United States E (Philadelphia)	Bankruptcy Court for the: Eastern District of Pennsylvania		
Case number	15-19120		
Off: -: -! F	44004		
Official Form			
volice o	f Mortgage Payment Change		
ou must use this for efore the new pay	provides for payment of postpetition contractual installments on y form to give notice of any changes in the installment payment amount is due. See Bankruptcy Rule 3002.1.	ount. File this form as a supplement to your proof of cl	
lame of Credit	tor: The Bank of New York Mellon f/k/a The Bank of New York as successor to JP Morgan Chase Bank,	Court claim no. (if known):	
	N.A. as Trustee, for the ABFS Mortgage Loan Trust 2003-2 Mortgage Pass-Through Certificates, Series 2003-2	Date of payment change: Must be at least 21 days after date of this notice	02/01/2017
_ast 4 digits of he debtor's acc	any number you use to identify	New total payment: Principal, interest, and escrow, if any	\$1,041.16
	ow Account Payment Adjustment be a change in the debtor's escrow account payment?		
✓ Yes	Attach a copy of the escrow account statement prepared Describe the basis for the change. If a statement is not at	* *	tcy law.
	Current escrow payment: \$331.32	New escrow payment: \$375.49	
Part 2: Mort	gage Payment Adjustment		
	ebtor's principal and interest payment change based or	n an adjustment to the interest rate in the deb	otor's variable-
Yes	Attach a copy of the rate change notice prepared in a for If a notice is not attached, explain why:	m consistent with applicable nonbankruptcy law.	
Curren	nt interest rate:	New interest rate:	
	at principal and interest payment:	New principal and interest payment:	

Part 3:	6 a			Entered 01/09/17 08:52:54 Desc Main	
3. Will	there	Document be a change in the debtor's mortgage payment for a	reaso	e 2 of 9 not listed above?	
₫	No	и ст			
ū	Yes	Attach a copy of any documents describing the basis f modification agreement. (Court approval may be requi			
Reaso	Reason for change:				
	Curre	nt mortgage payment:	Nev	v mortgage payment:	
Part 4:	Sian	Horo			
The pers	son cor	mpleting this Notice must sign it. Sign and print your nam	ie and	your title, if any, and state your address and telephone number.	
Chack th	an anni	ropriate box:			
		e creditor.			
_		e creditor's authorized agent.			
₫	ann une	s creditor's authorized agent.			
I declare			aim is	true and correct to the best of my knowledge, information,	
		a Fangman	Date	12/28/2016	
• •	ce Pres		-		
Print: Bu	ubba Fa	angman	Title	Vice President	
Compan	ıy JPI	Morgan Chase Bank, N.A.		Specific Contact Information:	
Address	Ch	ase Records Center Attn: Correspondence Mail		Phone: 972-637-1571	
		il Code LA4-5555 700 Kansas Lane nroe, LA 71203		Email: Floyd.D.Fangman@jpmorgan.com	

Case 15-19120 amc Doc 79 Filed 01/09/17 Entered 01/09/17 08:52:54 Desc Main

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 15-19120 Judge: Judge Ashely M. Chan

Jennifer J Pearson-Mills

In re:

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served via filing with the US Bankruptcy Court's CM ECF system on January 09, 2017 and/or by providing a copy of this document to a vendor on January 09, 2017 for mailing the same day by U.S. Postal Service First Class Mail Postage Prepaid to:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Jennifer J Pearson-Mills 7964 Thouron Avenue Philadelphia, PA 19150

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

JONATHAN J. SOBEL

Law Office of Jonathan J. Sobel

1500 Walnut Street

Suite 2000

Philadelphia, PA 19102

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street

Suite 1813

Philadelphia, PA 19107

/s/ Bubba Fangman

Vice President



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4c Of oper Service Center Monday - Friday Saturday Hearing Impaired (TDD)

00411 Page 1 of 6 Desc Main

> 1-800-848-9136 8 a.m. - 12 a.m.(ET) 8 a.m. - 8 p.m. (ET) 1-800-582-0542

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00411 EWA Z 31516 C - BRE ESH JENNIFER PEARSON 7200 LIMEKILN PIKE PHILADELPHIA PA 19138-1314

Escrow: Taxes and Insurance Statement

Escrow Shortage	\$2,650.49
Review Period	01/2016 to 01/2017
Statement Date	11/10/2016
Loan Number	

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 02/01/2017
Principal & Interest	\$665.67	\$665.67
Escrow Account Deposit	\$331.32	\$331.32
Plus: Account Balancer/Shortage	\$0.00	\$44.17
Total Payment Amount	\$996.99	\$1,041.16

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$2,650,49.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed

Your escrow account will fall \$2.650.49 short of the minimum required balance of \$0.00 in the next 12 months.

You have three options to pay the shortage:

Option 1: Pay All of the shortage now.

Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 02/01/17, your monthly mortgage payment will

be \$996.99 starting 02/01/17

Option 2: Pay part of the shortage now.

Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will

see the adjusted amount due in your next statement.

Option 3:

The \$2,650.49 will be divided among the next 60 months. We will add \$44.17 to your monthly mortgage payments. Your new

monthly payment will be \$1,041.16 starting 02/01/17.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope.



CHASE 🚺		H	A	5	E	0
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JENNIFER PEARSON

Loan Number Statement Date **Escrow Shortage**

11/10/2016 \$2,650,49

Important: Please return this coupon with your check.

Halabblaallaallablabbbbbllaabllaadb

CHASE PO BOX 78420 PHOENIX AZ 85062-8420

Escrow		the same of the sa		St. Company of the
- ecrow	Dave	nont	CHOI	IODE

understand that my taxes	and/or insurance	has increased	and that my	escrow
account is short \$2,650.49.	I have enclosed	a check for:		

	Option 1: \$2,650.49, the total shortage amount. I understand that if this
-	is received by 02/01/17 my monthly mortgage payment will be \$996.99
	starting 02/01/17.

Option 2: \$, part of the shortage. I understand	
that the rest of the shortage will be divided evenly and added to my		
mortgage payment each	month.	

Option 3: You do not need to do anything if you want to have all of you
shortage divided evenly among the next 60 months.

Make your check payable to Chase and please include your loan number on your check

Case 15-19120-amc Doc 79

Filed 01/09/17 Entered 01/09/17 08:52:54 Document Page 5 of 9

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Balancing Your Escrow Account

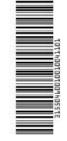
There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$2,650.49	Your escrow account shortage
\$-2,650.49	Your estimated lowest account balance for
\$0.00	Your minimum required balance

¹See the 'Estimated Escrow Account Activity' chart in this statement.



Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$996.99. Your mortgage payment includes principal and interest \$665.67 and escrow money \$331.32.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-28,346.03.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

This Year: January 2016 to January 2017

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$2,417.70	\$-24,370.32
01/2016	Deposit	\$345.38	\$0.02	٠	\$2,763.08	\$-24,370.30
02/2016	Deposit	\$345.38	\$0.02		0.000.000	
30/14/11/2000	Withdrawal - CITY/SCHOOL	\$2,244.60	QE,044.77	*	\$863.86	\$-26,715.05
03/2016	Deposit	\$345.38	\$0.02	*		
	Withdrawal - HOMEOWNER IN		\$1,631.00	*	\$1,209.24	\$-28,346.03
04/2016	Deposit	\$345.38	\$722.00	*	\$1,554.62	\$-27,624.03
05/2016	Deposit	\$345.38	90.04	*		
	Withdrawal - HOMEOWNER IN	\$1,900.00	\$0.00	*	\$0.00	\$-27,623.99
06/2016	Deposit	\$345.38	\$0.00	*	\$345.38	\$-27,623.99
07/2016	Deposit	\$345.38	\$0.00	*	\$690.76	\$-27,623.99
08/2016	Deposit	\$345.38	\$0.02	*	\$1,036.14	\$-27,623.97
09/2016	Deposit	\$345.38	\$0.02	*	\$1,381.52	\$-27,623.95
10/2016	Deposit	\$345.38	\$0.00	•	\$1,726.90	\$-27,623.95
11/2016	Deposit	\$345.38	\$27,955,27	*	\$2,072.28	\$331.32
12/2016	Deposit	\$345.38	\$331.32	E	\$2,417.66	\$662.64
01/2017	Deposit		\$331.32	E	724-52-774-52-52	Secretaria de la composición dela composición de la composición de la composición dela composición dela composición dela composición dela composición de la composición de la composición dela composición
secondo de la companya del companya della companya	Withdrawal - HOMEOWNER IN		\$1,631,00	E	\$2,417.66	\$-637.04
	Total Deposits	\$4,144.56	\$29,340.05			6.0
	Total Withdrawals	\$4,144.60	\$5,606.77			
	Account Balance as of 01/2017					\$-637.04

^{*}Indicates a difference between the estimated and actual amounts.

\$2,650.49

Escrow Shortage



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Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$331.32 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-2,650.49 in February 2017 (highlighted below). That is \$2,650.49 short of your minimum required balance of \$0.00.

Next Year: February 2017 to January 2018

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actua Escrow Balance
	Starting Balance				S-637.04
02/2017	Deposit Withdrawal - CITY/SCHOOL	\$331.32 \$2,344.77		\$-2,650.49	
03/2017	Deposit	\$331.32		\$-2,319.17	
04/2017	Deposit	\$331.32		\$-1,987.85	
05/2017	Deposit	\$331.32		\$-1,656.53	
06/2017	Deposit	\$331.32		\$-1,325.21	
07/2017	Deposit	\$331.32		\$-993.89	
08/2017	Deposit	\$331.32		\$-662.57	
09/2017	Deposit	\$331.32		\$-331.25	
10/2017	Deposit	\$331.32		\$0.07	
11/2017	Deposit	\$331.32		\$331.39	
12/2017	Deposit	\$331.32		\$662.71	
01/2018	Deposit Withdrawal - HOMEOWNER IN	\$331.32 \$1,631.00		\$-636.97	7
	Total Estimated Deposits	\$3,975.84			
	Total Estimated Withdrawals	\$3,975.77			
	Estimated Account Balance as of January 2018			\$-636.97	

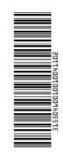
Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Тах			Insurance			
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment	
CITY/SCHOOL	\$2.344.77	February 17	HOMEOWNER IN	\$1,631.00	January 18	

Total Tax and Insurance Monthly Payment Amount = \$331.32





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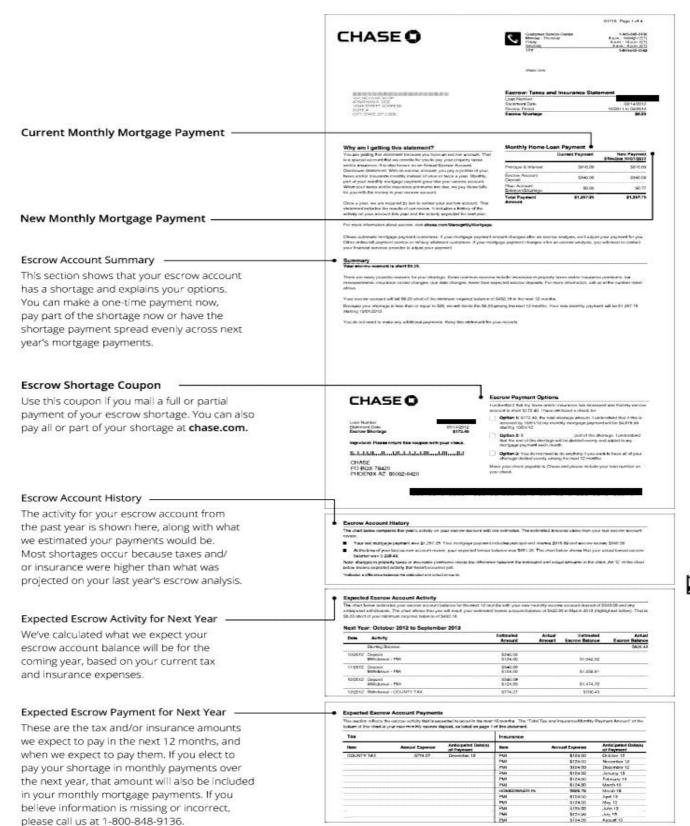
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Document Page 8 of 9



A QUICK GUIDE TO UNDERSTANDING YOUR

Annual Escrow Analysis







FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

What do I need to do about this shortage?

You have options:

- · You can pay all of the shortage now.
- · You can pay part of the shortage now.
- · We can spread the shortage payment evenly across next year's mortgage escrow payments.
- · Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

ESCROW RESOURCES

- · To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- · For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- · Schedule a payment for all or part of your escrow shortage at chase.com.
- · To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.



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